

**C&F FINANCIAL CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2183493	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$921	\$969	5.2%		
Loans	\$715	\$743	3.9%		
Construction & development	\$80	\$72	-9.7%		
Closed-end 1-4 family residential	\$232	\$236	2.0%		
Home equity	\$33	\$33	0.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	6.8%		
Commercial & Industrial	\$28	\$20	-30.2%		
Commercial real estate	\$72	\$76	5.7%		
Unused commitments	\$83	\$87	4.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-1.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$142	\$151	5.7%		
Cash & balances due	\$10	\$25	138.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$185	\$217	17.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$155	\$224	44.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$807	\$849	5.2%		
Deposits	\$647	\$687	6.1%		
Total other borrowings	\$141	\$142	1.1%		
FHLB advances	\$53	\$53	0.0%		
Equity					
Equity capital at quarter end	\$114	\$120	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	11.2%	--		
Tier 1 risk based capital ratio	14.9%	15.0%	--		
Total risk based capital ratio	16.1%	16.3%	--		
Return on equity <sup>1</sup>	13.0%	14.1%	--		
Return on assets <sup>1</sup>	1.6%	1.7%	--		
Net interest margin <sup>1</sup>	7.9%	8.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	303.9%	296.4%	--		
Loss provision to net charge-offs (qtr)	139.0%	131.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	1.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	3.1%	8.4%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.3%	0.7%	0.2%	0.0%	--
Home equity	0.4%	0.1%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.1%	2.1%	--
Commercial & Industrial	0.7%	1.3%	0.0%	0.0%	--
Commercial real estate	6.8%	4.5%	0.0%	0.3%	--
Total loans	1.6%	1.6%	0.5%	0.5%	--